

Remarks

Claims 1-10 are pending. In the non-final Office Action mailed November 15, 2005, independent Claims 1-10 were rejected under Section 112 as indefinite, but were indicated as allowable over prior art. In a brief interview held on January 5, 2005, the Examiner indicated that the claims amended as per Claim 8 appeared to moot the indefiniteness rejection, and had also passed a second level of review, but that further reviews were possible.

Applicant has amended the language of independent Claims 1 and 8 as suggested by the Examiner to moot the indefiniteness rejection. Applicant wishes to record his current belief that, using his invention, the value of the deposit liabilities base ("DLB value") will be quantifiable¹ with sufficient certainty such that the DLB value qualifies as tangible capital (i.e., capital with an established market value, see page 5, last 2 lines of patent application as filed) for regulatory and/or investment purposes, for example.

Applicant notes that due to a typographical error, Claim 1 was not previously amended in the same manner as Claim 8; that has now been done.

Accordingly, Applicant respectfully requests an allowance of pending Claims 1-10.

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Respectfully submitted,



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¹ This assumes applicable regulatory approval is given.